

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

BARRY ALLEN EVANS  
KAROLYN MAE EVANS  
Debtor(s)

Case No. 19-15235-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/21/2019.
- 2) The plan was confirmed on 03/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/22/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,805.00.
- 10) Amount of unsecured claims discharged without full payment: \$60,630.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$14,060.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$14,060.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,810.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,240.01  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,050.01**

Attorney fees paid and disclosed by debtor: \$1,190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	904.00	NA	NA	0.00	0.00
BERKHEIMER	Unsecured	94.00	NA	NA	0.00	0.00
CACH, LLC	Unsecured	NA	13,036.65	NA	0.00	0.00
CAPIO PARTNERS LLC	Unsecured	3,137.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	755.00	764.10	764.10	9.09	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	726.00	786.65	786.65	9.35	0.00
CAPITAL ONE NA	Unsecured	1,470.00	1,456.68	1,456.68	17.33	0.00
CCS/FIRST NATIONAL BANK	Unsecured	353.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	6,082.00	3,353.75	3,353.75	39.88	0.00
CITICARDS	Unsecured	10,672.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	1,329.00	NA	NA	0.00	0.00
FSB BLAZE	Unsecured	1,084.00	NA	NA	0.00	0.00
HOP ENERGY LLC	Unsecured	1,041.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	502.91	502.91	5.98	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	894.48	894.48	10.63	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	3,372.00	3,372.57	3,372.57	40.11	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	2,609.00	2,609.32	2,609.32	31.03	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	837.59	837.59	9.96	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	871.17	871.17	10.36	0.00
JMMP	Unsecured	1,580.00	NA	NA	0.00	0.00
LAW OFFICES OF MITCHELL D BLUH	Unsecured	518.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,594.00	1,551.74	1,551.74	18.46	0.00
LVNV FUNDING LLC	Unsecured	779.00	779.66	779.66	9.27	0.00
LVNV FUNDING LLC	Unsecured	NA	6,028.70	6,028.70	71.70	0.00
LVNV FUNDING LLC	Unsecured	4,366.00	4,366.25	4,366.25	51.93	0.00
M&T BANK	Secured	162,843.00	166,941.37	6,983.51	6,983.51	0.00
MARINER FINANCE	Unsecured	343.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,020.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	271.24	361.99	361.99	4.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	675.00	476.34	476.34	5.66	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	813.40	813.40	9.67	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	863.22	863.22	10.26	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	518.34	518.34	6.17	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	167.90	167.90	1.99	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	674.74	674.74	8.02	0.00
SEVENTH AVENUE	Unsecured	1,021.00	1,477.64	1,477.64	17.57	0.00
SOUTH WHITEHALL TOWNSHIP C/O	Secured	928.00	149.58	149.58	149.58	0.00
SOUTH WHITEHALL TOWNSHIP C/O	Secured	NA	2,678.30	2,412.88	2,412.88	0.00
STONEBERRY	Unsecured	NA	854.08	854.08	10.16	0.00
TD BANK USA NA	Unsecured	3,967.00	4,636.76	4,636.76	55.14	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$6,983.51	\$6,983.51	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,562.46	\$2,562.46	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,545.97</b>	<b>\$9,545.97</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,019.98</b>	<b>\$464.02</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,050.01</u>	
Disbursements to Creditors	<u>\$10,009.99</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,060.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2025

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.